

**Fill in this information to identify the case:**

Debtor 1 Dennis Ray Duty, II

Debtor 2 Lauren Culbreth Duty  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Georgia

Case number 15-40920

**Official Form 410S2**

**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence. File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

**Name of creditor:** Seterus, Inc. as servicer for  
Federal National Mortgage Association

**Court claim no.** (if known): 15

**Last four digits** of any number you use to identify the debtor's account: 1374

**Does this notice supplement a prior notice of postpetition fees, expenses, and charges?**

- ☒ No  
☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges		(1) \$ <u>0.00</u>
2. Non-sufficient funds (NSF) fees		(2) \$ <u>0.00</u>
3. Attorney's fees		(3) \$ <u>0.00</u>
4. Filing fees and court costs		(4) \$ <u>0.00</u>
5. Bankruptcy/Proof of claim fees	<u>3/4/16</u>	(5) \$ <u>350.00</u>
6. Appraisal/Broker's price opinion fees		(6) \$ <u>0.00</u>
7. Property inspection fees	<u>2/17/16; 4/27/16; 5/25/16; 6/21/16</u>	(7) \$ <u>60.00</u>
8. Tax advances (non-escrow)		(8) \$ <u>0.00</u>
9. Insurance advances (non-escrow)		(9) \$ <u>0.00</u>
10. Property preservation expenses. Specify:		(10) \$ <u>0.00</u>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor1 Dennis Ray Duty, II Case number (if known) 15-40920  
First Name Middle Name Last Name

## Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/Travis Menk

Date 07/21/2016

Signature

Print: Travis Menk

\_\_\_\_\_  
First Name Middle Name Last Name Title Attorney

Company Brock & Scott, PLLC

Address 5121 Parkway Plaza  
Number Street

Charlotte, NC 28217  
City State ZIP Code

Contact phone 704-369-0676

Email [bankruptcy@brockandscott.com](mailto:bankruptcy@brockandscott.com)

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
COLUMBUS DIVISION

IN RE:  
DENNIS RAY DUTY, II  
LAUREN CULBRETH DUTY  
DEBTOR(S)

CASE NO. 15-40920  
CHAPTER 13

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the Proof of Claim Supplement in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Dennis Ray Duty, II  
615 Lake Harding Drive  
Hamilton, GA 31811

Lauren Culbreth Duty  
615 Lake Harding Drive  
Hamilton, GA 31811

William H. Arey  
P.O. Box 8641  
Columbus, GA 31908-8641

Kristin Hurst  
P.O. Box 1907  
Columbus, GA 31902-1907

This the 21st day of July, 2016.

/s/ Ryan Tomlin  
Ryan Tomlin  
Brock & Scott, PLLC  
5121 Parkway Plaza Blvd., Suite 300  
Charlotte, NC 28217  
Ph: (704) 369-0676  
Fax: (704) 369-0760  
[bankruptcy@brockandscott.com](mailto:bankruptcy@brockandscott.com)